

United States Bankruptcy Court
Northern District of Ohio

In re:
Eric J. Heisig
Debtor

Case No. 22-13324-aih
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: nbrow

Page 1 of 2

Date Rcvd: Nov 15, 2022

Form ID: 309I

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db	+ Eric J. Heisig, 3115 W. 11th St. UPPER, Cleveland, OH 44109-1803
27362381	+ Bank of America, PO Box 672050, Dallas, TX 75267-2050
27362386	Citi Cards, PO Box 60004, Sioux Falls, SD 57117-6004
27362390	+ David J. Phillips, 6519 Haines Lane, West Olive, MI 49460-9325
27362393	Earnest, P.O. Box 9202, Wilkes Barre, PA 18773-9202
27362394	Earnest, PO Box 9250, Wilkes Barre, PA 18773-9250
27362395	Firstmark Services, PO Box 2977, Omaha, NE 68103-2977
27362399	LendingClub corp, Wells Fargo Lock Box Services, Lockbox Services #134268, 3340 Flair Drive, El Monte, CA 91731
27362401	+ MM&M Properties, 15831 Munn Rd, Cleveland, OH 44111-2006

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: smgray@smgraylaw.com	Nov 15 2022 20:55:00	Susan M. Gray, Susan M. Gray Attys & Counselors at Law, 22255 Center Ridge Road, #106, Rocky River, OH 44116
tr	+ Email/Text: number@trust13.com	Nov 15 2022 20:56:00	Lauren A. Helbling, 200 Public Square Suite 3860, Cleveland, OH 44114-2322
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Nov 15 2022 20:56:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27362380	EDI: BANKAMER.COM	Nov 16 2022 01:53:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
27362382	+ EDI: CITICORP.COM	Nov 16 2022 01:53:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
27362383	EDI: CITICORP.COM	Nov 16 2022 01:53:00	Best Buy Visa, PO Box 78009, Phoenix, AZ 85062-8009
27362389	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 15 2022 20:55:00	Citizens, PO Box 82522, Lincoln, NE 68501-2522
27362387	EDI: CITICORP.COM	Nov 16 2022 01:53:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
27362388	+ EDI: CITICORP.COM	Nov 16 2022 01:53:00	Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500
27362392	EDI: DISCOVER.COM	Nov 16 2022 01:53:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0943
27362391	EDI: DISCOVER.COM	Nov 16 2022 01:53:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
27362396	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 15 2022 20:56:00	Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805
27362397	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 15 2022 20:56:00	Hyundai Motor Finance, PO Box 20809, Fountain

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			Valley, CA 92728-0809
27362384	EDI: JPMORGANCHASE	Nov 16 2022 01:53:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
27362385	EDI: JPMORGANCHASE	Nov 16 2022 01:53:00	Chase Bank, PO Box 6294, Carol Stream, IL 60197-6294
27362398	+ EDI: LENDNGCLUB	Nov 16 2022 01:53:00	Lending Club Bank, NA, 595 Market St., Suite 200, San Francisco, CA 94105-2802
27362400	EDI: LENDNGCLUB	Nov 16 2022 01:53:00	LendingClub Corp., PO Box 884268, Los Angeles, CA 90088-4268
27363106	+ EDI: RECOVERYCORP.COM	Nov 16 2022 01:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
27362402	EDI: RMSC.COM	Nov 16 2022 01:53:00	Pay Pal Credit Services, PO Box 960006, Orlando, FL 32896-0006
27362403	EDI: RMSC.COM	Nov 16 2022 01:53:00	PayPal Credit, PO Box 530993, Atlanta, GA 30353-0993
27362404	EDI: RMSC.COM	Nov 16 2022 01:53:00	PayPal Credit Services/GECRB, P.O. Box 965004, Orlando, FL 32896-5004
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name	Email Address
Lauren A. Helbling	ch13trustee@ch13cleve.com lhelbling13@ecf.epiqsystems.com
Susan M. Gray	on behalf of Debtor Eric J. Heisig smgray@smgraylaw.com sgrayecfmail@gmail.com;mariesr74955@notify.bestcase.com

TOTAL: 2

Information to identify the case:

Debtor 1:	Eric J. Heisig	Social Security number or ITIN: xxx-xx-6707
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Northern District of Ohio	Date case filed for chapter: 13 11/2/22
Case number:	22-13324-aih	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eric J. Heisig	
2. All other names used in the last 8 years		
3. Address	3115 W. 11th St. UPPER Cleveland, OH 44109	
4. Debtor's attorney Name and address	Susan M. Gray Susan M. Gray Attys & Counselors at Law 22255 Center Ridge Road #106 Rocky River, OH 44116	Contact phone (440) 331-3949 Email: smgray@smgraylaw.com
5. Bankruptcy trustee Name and address	Lauren A. Helbling 200 Public Square Suite 3860 Cleveland, OH 44114-2321	Contact phone (216) 621-4268 Email: ch13trustee@ch13cleve.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov www.ohnb.uscourts.gov	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open: 9:00 AM - 4:00 PM Contact phone 216-615-4300 Date: 11/15/22

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 21, 2022 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Location: 341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures. *** Valid photo identification required *** *** Proof of Social Security Number required ***
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 2/21/23 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 1/11/23 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 5/1/23 </div> <div> Deadline to File an Objection to Confirmation: Filing Deadline: 7 days before the confirmation hearing date. </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Effective February 1, 2019, the Electronic Proof of Claim (ePOC) filing program is available on the court's website for all users to file a Proof of Claim, Amended Proof of Claim, Withdrawal of Claim, and Supplement to a Claim. A login/password is not required to use ePOC. Parties not represented by an attorney and registered CM/ECF filers may use this service. Access and instructions for ePOC filing are available in the ECF and Case Info section of the court website at www.ohnb.uscourts.gov. Parties who would like to file a Proof of Claim manually may obtain a Proof of Claim form (Official Form B410) from the Forms page of the United States Court's website at www.uscourts.gov, or at any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/2/23 at 01:00 PM . Location: H.M. Metzenbaum Courthouse, 201 Superior Avenue, Courtroom #1A, Cleveland, OH 44114
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.